

**Information to identify the case:**

Debtor 1	Jane E Layman		Social Security number or ITIN xxx-xx-3843
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN ---- EIN ----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21675-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jane E Layman

11/14/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jane E Layman  
Debtor

Case No. 18-21675-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Nov 14, 2023

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:**

Recip ID	Recipient Name and Address
db	Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218
14822023	Bank of America-Royal Caribbean Cruise L, PO Box 15222, Wilmington, DE 19886-5222
14822029	Chase Blueprint, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14822033	Citizens Bank Card Ser, PO Box 42010, Providence, RI 02940-2010
14822036	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14822038	Lane Bryant, Community Bank, PO Box 65978, San Antonio, TX 78265-9728
14822043	OnStar, Dept #77246, OnStar Subscription Center, PO Box 77000, Detroit, MI 48277-0246

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
14870314	EDI: BANKAMER.COM	Nov 15 2023 05:09:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14822022	EDI: BANKAMER.COM	Nov 15 2023 05:09:00	Bank of America, PO Box 15222, Wilmington, DE 19886-5222
14822024	EDI: TSYS2	Nov 15 2023 05:09:00	Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14822025	Email/PDF: MarletteBKNotifications@resurgent.com	Nov 15 2023 00:33:30	Best Egg, SST, PO Box 5493, Carol Stream, IL 60197-5493
14822026	EDI: RMSC.COM	Nov 15 2023 05:09:00	Bill Me Later, PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14822027	EDI: WFNNB.COM	Nov 15 2023 05:09:00	Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622

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14822032	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2023 00:25:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14824438	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2023 00:25:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14822031	EDI: CITICORP.COM	Nov 15 2023 05:09:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14850449	+ EDI: CITICORP.COM	Nov 15 2023 05:09:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14870345	+ EDI: WFNNB.COM	Nov 15 2023 05:09:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14822034	EDI: WFNNB.COM	Nov 15 2023 05:09:00	Comenity Bank/Peebles, PO Box 659465, San Antonio, TX 78265-9465
14822035	Email/Text: bankruptcy@connexuscu.org	Nov 15 2023 00:28:00	Connexus Credit Union, PO Box 21488, Tampa, FL 33622-1488
14857868	Email/Text: bankruptcy@connexuscu.org	Nov 15 2023 00:28:00	Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
14831926	EDI: DISCOVER.COM	Nov 15 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14822037	EDI: CITICORP.COM	Nov 15 2023 05:09:00	Home Depot, Home Depot Credit Ser, PO Box 9001010, Louisville, KY 40290-1010
14822028	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	Chase, PO Box 78420, Phoenix, AZ 85062-8420
14822030	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	Chase Southwest, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14873645	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822045	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	Southwest, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14887554	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:32:58	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875576	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:33:00	LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822039	EDI: RMSC.COM	Nov 15 2023 05:09:00	Levins, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14822040	EDI: RMSC.COM	Nov 15 2023 05:09:00	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14822041	Email/Text: e-bankruptcy@nasafcu.com	Nov 15 2023 00:25:00	NASA Federal Credit Union, P.O. Box 1910, Bowie, MD 20717-1910
14822042	+ Email/Text: bnc@nordstrom.com	Nov 15 2023 00:26:15	Nordstrom Card Services, PO Box 13589, Scottsdale, AZ 85267-3589
14875682	+ EDI: JEFFERSONCAP.COM	Nov 15 2023 05:09:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14870068	EDI: PRA.COM	Nov 15 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823029	+ EDI: RECOVERYCORP.COM	Nov 15 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14822044	^ MEBN		

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14876434	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 00:18:00	Prosper Marketplace Inc., P.O. Box 396081, San Francisco, CA 94139-6081
14866193	EDI: Q3G.COM	Nov 15 2023 00:27:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14871594	EDI: Q3G.COM	Nov 15 2023 05:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14921123	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 05:09:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14876631	+ EDI: AIS.COM	Nov 15 2023 05:09:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14822046	EDI: RMSC.COM	Nov 15 2023 05:09:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822047	EDI: RMSC.COM	Nov 15 2023 05:09:00	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
		Nov 15 2023 05:09:00	Walmart Mastercard/Synchrony, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

District/off: 0315-2

User: auto

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on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com

Heather Stacey Riloff

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, Michelle@mvrlegal.com

James A. Prostko

on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com

Jerome B. Blank

on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, brausch@pincuslaw.com

Jill Manuel-Coughlin

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirn.com

Karina Velter

on behalf of Creditor BANK OF AMERICA N.A. karina.velter@powerskirn.com, Kaitlyn.Pemper@powerskirn.com

Kevin Scott Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com

Marisa Myers Cohen

on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Randall G. Klimchock

on behalf of Debtor Jane E Layman klimchock.law@zoominternet.net randylu@comcast.net

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 11